

NC BANCORP, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1209305	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$284	\$249	-12.4%		
Loans	\$229	\$194	-15.3%		
Construction & development	\$30	\$15	-49.9%		
Closed-end 1-4 family residential	\$57	\$48	-16.6%		
Home equity	\$26	\$20	-23.1%		
Credit card	\$0	\$0			
Other consumer	\$0	\$1	190.7%		
Commercial & Industrial	\$8	\$8	-6.8%		
Commercial real estate	\$83	\$73	-12.2%		
Unused commitments	\$17	\$12	-28.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$2	-92.6%		
Cash & balances due	\$4	\$36	896.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$258	\$226	-12.4%		
Deposits	\$239	\$225	-5.7%		
Total other borrowings	\$17	\$0	-100.0%		
FHLB advances	\$17	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$27	\$23	-11.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	9.0%	--		
Tier 1 risk based capital ratio	11.3%	12.6%	--		
Total risk based capital ratio	12.5%	13.9%	--		
Return on equity ¹	-10.4%	-24.7%	--		
Return on assets ¹	-0.9%	-2.4%	--		
Net interest margin ¹	4.2%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	21.1%	25.7%	--		
Loss provision to net charge-offs (qtr)	41.5%	88.4%	--		
Net charge-offs to average loans and leases ¹	9.4%	5.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	19.9%	29.1%	5.8%	5.3%	--
Closed-end 1-4 family residential	8.4%	18.7%	1.5%	0.4%	--
Home equity	1.5%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	31.9%	5.1%	4.9%	0.0%	--
Commercial & Industrial	1.7%	5.8%	1.8%	0.6%	--
Commercial real estate	2.2%	8.7%	0.9%	0.9%	--
Total loans	5.9%	11.2%	2.3%	1.3%	--